

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DANIEL J CISNEROS
MICHELLE L CISNEROS
Debtor(s)

Case No. 09-03539

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2009.
- 2) The plan was confirmed on 04/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2011.
- 5) The case was dismissed on 09/30/2011.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,330.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,659.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$16,659.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,508.30
Court Costs	\$0.00
Trustee Expenses & Compensation	\$905.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,413.32**

Attorney fees paid and disclosed by debtor: \$1,991.70

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	NA	6,639.15	6,639.15	0.00	0.00
ALLY FINANCIAL	Secured	24,967.00	8,672.89	8,672.89	8,672.89	3,154.69
ATG CREDIT	Unsecured	173.24	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	5,887.00	NA	NA	0.00	0.00
CATON CROSSING DENTAL CARE	Unsecured	248.39	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	97.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,213.74	1,213.74	1,213.74	0.00	0.00
CHASE BANK USA	Unsecured	7,015.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	2,361.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	2,069.00	0.00	0.00	0.00	0.00
COMCAST	Unsecured	615.70	NA	NA	0.00	0.00
CORWIN MEDICAL CARE	Unsecured	60.00	NA	NA	0.00	0.00
CR EVERGREEN LLC	Unsecured	1,425.52	1,501.57	1,501.57	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	450.00	NA	NA	0.00	0.00
DOMINICKS	Unsecured	77.39	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,900.17	1,900.17	1,900.17	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,045.00	11,177.27	11,177.27	71.65	0.00
EDWARD HOSPITAL	Unsecured	77.85	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	881.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	7,139.34	NA	NA	0.00	0.00
GENERATIONS FAMILY MEDICINE	Unsecured	141.60	NA	NA	0.00	0.00
HRRG	Unsecured	167.38	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	93.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	71.40	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	402.00	NA	NA	0.00	0.00
LABORATORY & PATHOLOGY DIAG	Unsecured	5.02	NA	NA	0.00	0.00
LIFECIRCLE WOMENS HEALTH	Unsecured	120.00	NA	NA	0.00	0.00
LOYOLA UNIV MEDICAL CENTER	Unsecured	259.14	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FDN	Unsecured	735.34	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FOUND	Unsecured	1,454.00	1,138.79	1,138.79	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	278.62	278.62	278.62	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS INC	Unsecured	30.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	167.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	203.40	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	145.55	NA	NA	0.00	0.00
PALOS EMERGENCY MEDICAL SVCS	Unsecured	545.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	391.78	391.78	391.78	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	200.00	189.77	189.77	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	12,759.74	12,759.74	81.79	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,877.70	1,877.70	1,877.70	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,400.60	2,400.60	2,400.60	15.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,648.53	9,648.53	9,648.53	61.85	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,371.00	9,658.79	9,658.79	61.91	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	1,895.89	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	173.00	172.85	172.85	0.00	0.00
RESURRECTION MEDICAL CENTER	Unsecured	601.00	601.68	601.68	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,154.27	2,154.27	2,154.27	15.22	0.00
ROUNDUP FUNDING LLC	Unsecured	586.01	586.01	586.01	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,240.00	3,395.43	3,395.43	21.77	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,177.58	1,177.58	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	580.78	580.78	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,017.94	1,017.94	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	2,071.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	420.58	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	NA	5,190.62	5,190.62	33.27	0.00
WELLS FARGO FINANCIAL INC	Secured	3,600.00	947.73	947.73	947.73	0.00
WELLS FARGO FINANCIAL INC	Unsecured	2,826.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	5,680.00	1,107.52	1,107.52	1,107.52	0.00
WELLS FARGO HOME MTGE	Secured	NA	0.00	0.00	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	3,600.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,107.52	\$1,107.52	\$0.00
Debt Secured by Vehicle	\$8,672.89	\$8,672.89	\$3,154.69
All Other Secured	\$947.73	\$947.73	\$0.00
TOTAL SECURED:	\$10,728.14	\$10,728.14	\$3,154.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$75,653.38	\$362.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,413.32</u>
Disbursements to Creditors	<u>\$14,245.68</u>

TOTAL DISBURSEMENTS : **\$16,659.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.